

Form cscnodsc – ntccselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 16–26629–MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kenneth S. Essig
aka Scott Essig
41 Locust Grove Road
Neptune, NJ 07753

Susan A. Essig
41 Locust Grove Road
Neptune, NJ 07753

Social Security No.:
xxx–xx–8028

xxx–xx–4178

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: June 7, 2021

JAN: pbf

Jeanne Naughton
Clerk

In re:
Kenneth S. Essig
Susan A. Essig
Debtors

Case No. 16-26629-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 07, 2021

User: admin
Form ID: cscnodsc

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth S. Essig, Susan A. Essig, 41 Locust Grove Road, Neptune, NJ 07753-7303
cr	+ BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
ptcrd	+ Edward Genz, Montenegro Thompson Montenegro & Genz, 531 Burnt Tavern Road, Brick, NJ 08724-1497
cr	+ U.S. Bank National Association, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
516501939	+ Bank of America, 4374 Jutland Dr., Ste. 200, POB 17933, San Diego, CA 92177-7921
516365347	+ Bank of America, Att: NES, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
516365348	Bank of America Home Loans, PO Box 31785, Tampa, FL 33631-3785
516537393	+ Bank of America, N.A, P.O. Box 31785, Tampa, FL 33631-3785
516365352	+ Edward A. Genz, Esq., 531 Burnt Tavern Rd, Brick, NJ 08724-1497
516365354	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court., Forster Garbus & Garbus, 60 Motor Pkwy, Commack, NY 11725
516365353	Forster Garbus & Garbus, 100 Davidson Ave, Suite 311, Somerset, NJ 08873-1312
516365359	Jane E. Rowe, 2803 Lantern Light Way, Manasquan, NJ 08736
516365355	+ Lyons Doughty & Veldhuis, Box 1269, Mt Laurel, NJ 08054-7269
516365357	+ Nationstar Mortgage, Att: Bankruptcy Unit, PO Box 619094, Dallas, TX 75261-9094
516365358	Patricia B. Adams, Esq., Campbell Foley, PO Box 1040, Asbury Park, NJ 07712-1040
518362607	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518362608	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
516572392	+ U.S. Bank National Association Trustee (See 410), c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9096
516365360	+ US Bank NA, Trustee, Att: Nationstar Mortgage, Servicer, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 07 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 07 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516365350	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 07 2021 21:09:45	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516439633	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 07 2021 21:08:33	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516365351	Email/Text: mrdiscen@discover.com	Jun 07 2021 20:20:00	Discover, PO Box 30421, Salt Lake City, UT 84130-0421
516379280	Email/Text: mrdiscen@discover.com	Jun 07 2021 20:20:00	Discover Bank, Discover Products Inc, PO Box

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516365356	Email/Text: camanagement@mtb.com	Jun 07 2021 20:20:00	3025, New Albany, OH 43054-3025 M&T Bank, 2100 Route 70, Manchester Township, NJ 08759
516505967	+ Email/Text: mary@rabperformance.com	Jun 07 2021 20:21:00	RAB Performance Recoveries, LLC, 700 KINDERKAMACK ROAD, SUITE 211, ORADELL, NJ 07649-1533
516380313	Email/PDF: gecsedl@recoverycorp.com	Jun 07 2021 21:08:03	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516960689	*+	U.S. Bank National Association, Trustee (See 410), c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9096
516365349	##+	Buckley Madole, PC, 99 Wood Avenue South, Ste 803, Iselin, NJ 08830-2713

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Laura M. Egerman	on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Melissa N. Licker	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Michael Frederick Dingerdisen	on behalf of Creditor BANK OF AMERICA N.A. nj.bkecf@fedphe.com
Phillip Andrew Raymond	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 rsolarz@kmlawgroup.com
Sindi Mncina	

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on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage
Pass-Through Certificates, Series 2009-FT1 smncina@raslg.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association smncina@raslg.com

Warren Brumel

on behalf of Debtor Kenneth S. Essig wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

Warren Brumel

on behalf of Joint Debtor Susan A. Essig wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 11